

CANADA IS MAIN MARKET
FOR JAMAICAN ORANGES

Jamaica's fruit industry has had a remarkable rise. Not many years ago its importance was so small that it was not worth recording among the island's industries, while today it ranks third. Canada is Jamaica's principal market for oranges. England, Grapefruit and the United States for lemons. Another important product of this island in the British West Indies which is visited by increasing numbers of Canadians summering in the pimento, Jamaica being the world's chief source of supply.

PHARMACY WEEK

October 18 to 23 is Pharmacy Week

all over Canada and Druggists line up with manufacturers in an endeavor to acquaint the people with the service they perform in the community.

Apart from this, did you ever stop to consider the debt owed to chemists and others interested in the profession, in regard to modern methods of cure for diseases, ease of pain, etc. It has been the chemist who has given many of our vaccines, acids and poisons.

A community without a drug store is a community at a disadvantage, which is often only realized when one becomes ill and requires his help.

WORLD'S BIGGEST SHIPBUILDING
CENTRE IS CLYDE, IN SCOTLAND

Among the world's shipbuilding

rivers, the Clyde, in Scotland, is still by far the greatest. Its yards at the present time are constructing about one-sixth of the world's new ships. During the past six months the Clyde has turned out 47 ships of nearly 160,000 tons, the highest half-yearly output since 1880, according to the Industrial Department of the Canadian National Railways. Lack of adequate supplies of steel and other materials is handicapping the industry at the present time. In Great Britain the extraordinary demand for steel products continues unmitigated, in spite of the fact that production is maintained at the rate of over 1,000,000 tons of steel ingots a month.

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The Carbon Chronicle

The Facts About Banking in Canada

Reproduced from the Sixth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, October 12th, from 8:30 to 8:45, and Wednesday, October 13th, from 12:00 noon to 12:15.

Outlines Loan Process by Which Banks Convert Credit of Borrower into Spendable Money . . . Shows Position of Bank Shareholders . . . Deals Further with Limited Power of Banks To Issue Own Notes . . . Cites from Letters Received Actual Cases Where Bank Loans Enabled Borrowers To Turn Substantial Profit.

In this broadcast on behalf of Canada's Chartered Banks I want to get back to that utterly mistaken idea that banks make money out of nothing. Critics of the banks will tell you that banks lend by creating credit and that they create the means of payment out of nothing, when they build a building it costs them nothing and that when they pay taxes it costs them nothing. These statements are absolutely untrue.

When a bank makes a loan just exactly what is that the bank does?

Here is the answer — It takes the note of the farmer or manufacturer or the bond of the Government, and places an equivalent amount in the column of the said farmer, manufacturer or Government, allowing of course for a rental on the money.

In other words the bank assumes an obligation to pay that amount to the farmer, the manufacturer or the Government.

Since that obligation is one that must be met — and in actual practice is met — it is a very real thing.

The transaction creates a credit on the books of the bank but the means of payment which the banks are charged with creating out of nothing consists of resources of the bank — in the last analysis, cash. Moreover, it should be borne in mind that in all lending transactions by a bank it is the borrower who starts the process — he goes to the bank and asks for a loan, generally for a specific purpose, out of which he expects and intends to make a profit for himself over and above the bank charges. The bank does not go to him — he goes to the bank.

What the bank really does, in effect, is to convert the credit of the borrower himself into spendable money, which he can use for the purposes of his business, paying wages, paying his debts at the country store and meeting other obligations. If a man owns cattle he cannot spend cattle. He cannot pay his debts at the country store with cattle. The ownership of the cattle and his expectation of selling them at a profit to himself are the basis of his credit. When he borrows from a bank on the security of cattle what happens is that the bank converts a form of wealth, which he cannot spend, into something which he can spend and which anybody else will accept.

There is no magic about it and those who contend that a bank can create money or the means of payment out of nothing — are entirely wrong. The function that the bank performs, as we have stated, is to convert the credit of the borrower into a form in which he can spend it.

Without a bank the farmer possibly could use his seed in the spring, help through the growing season and then, when the crop comes in, could pay his family in the meantime on credit — paying these debts from the sale of his crop in the fall. However, common sense tells us that the seed merchant, the farm labourer or the country store keeper could not get very far on this basis, for they could not pass on to the people, from whom they in turn buy goods or services, the obligations which they have received from the farmer.

Who is this man?

For the reason that, he, the farmer's creditor, on good, how could scores of people look into his integrity and his financial worth, as they would require to do before taking his promise-to-pay. Instead, the bank looks into the farmer's credit, accepts the risk, lends him the money and enables him to pay cash.

If it were otherwise and if banks created the means of payment out of nothing, why has it been necessary through the centuries to put their money into the banking business in exchange for a note return? If no banks is required for what the bank does, the business

of banking should be an amazingly profitable business — but it is not. The fact that it is not is a sure indication that banking is a simple matter of record, as we have shown in our broadcasts.

Some of our listeners have asked that I say more about note circulation — that is, about the powers of a bank to issue notes. The request has been prompted by the utterly fantastic idea that a bank can, say, erect an expensive branch office building for nothing by issuing its own notes. A bank simply cannot, as has been suggested, issue a bank of specially numbered bills, pay them out to contractors and others and then cancel them when they come back.

Let me say to you again that no such thing can possibly happen, for the bank must give the holder face value for its notes when he presents them. Moreover, I have shown you that there are very definite legal limits upon the amount of notes that a bank can issue. A bank's notes are a debt owed by the bank to the person who holds them — a debt redeemable in cash on demand.

As a matter of fact, a bank's notes are the very first charge upon its assets — that is to say in case of trouble a bank's notes have to be paid off before a single cent can be paid on any deposits or on any other debts owed by the bank. To make doubly sure of this there is a fund in the hands of the Dominion Minister of Finance, known as "The Bank Circulation Redemption Fund."

This money is paid in by each of the banks to the Minister of Finance at Ottawa, amounting to five per cent on the average amount of Chartered bank notes outstanding. This money is in the nature of a pool and would be used, in case of need, towards paying off the notes of any bank. Surely all of this should finally squash the idea that a bank has unlimited power in the matter of issuing its own notes.

In any case, as I have told you before, the right of issuing notes is being steadily, year by year, taken away from the Chartered Banks and vested in the Bank of Canada. In order to obtain Bank of Canada notes or bills for use as currency the Chartered Banks have to buy them. Every dollar in notes and every dollar of other bank obligations must always have behind it a dollar of assets. Let me stress, once more, that every obligation of a Chartered Bank is payable in cash.

Some supposedly great authority is quoted as having said that if all bank loans were paid all deposits would disappear and there would be no money in existence. I don't think that many Alberta people are daunted by such statements.

It is equivalent to saying that if every seed was lost, there would be no grain. If every bank went out of existence to-morrow there would still be wealth but the job of money-lending would be taken over by the bank, distant days of history. Nothing is gained at any time by such extreme statements.

You have been told that when a bank makes a loan and takes security, the bank then uses that security as if it were its own. Such a statement is 100 per cent false. The security lodged with the bank remains the property of the borrower and all the records of the bank prove that fact. He can call for his security to be produced and shown to him at any time. Such security does not appear in the bank's balance sheets at all and when the loan is repaid the security is handed back to the borrower intact.

Some of our critics plunge into a very deep ditch when they draw conclusions from the statement that every dollar that comes into circulation represents a debt on which somebody must pay interest. That statement is used to convert to you a sinister insinuation, an entirely false idea of what money really is and does.

To illustrate in the plainest of everyday terms let us start from the beginning:

I go into the bank and I borrow \$1,000 on which, naturally, I have to pay rent, or if you prefer, interest.

The bank gives me, in exchange for my note, \$1,000 in bills. I have got \$1,000 of money, on which interest has to be paid because the bank is giving me a service.

Why do I borrow the money?

I was going to use it in a deal, expecting to make a profit for myself, or I wouldn't have borrowed money at all.

Very well, I carry out the deal successfully. I repay the bank the \$1,000 borrowed, and I have a profit, say, of \$100, which I put to my credit in the bank.

You will see by the use of this borrowed money on which I paid rent, I have increased my own resources by \$100, and the bank has received back its \$1,000.

When you multiply that thousand-dollar borrowing of mine, my use of the money and my profit, time after time, you see what is happening continuously throughout the year in the business world and you see that the interest is not any straining charge as has been represented to you. You pay rent, and you make a profit out of it — whatever the nature of your business may be.

It is a continuous, revolving process — in which the dollar you use is not dead-weight debt at all, but productive money. There are times, however, when some of it may become temporarily dead-weight debt. To illustrate such a case, let us say that through drought or misfortune I suffer a loss for a season — say my deal has not been successful — and I lose a part of my borrowed \$1,000.

In these cases, what I have lost does not for the time being become dead-weight debt. But with a better season and better prices and better business I have a chance to recover my losses and repay. By far the greater part of the dollars that are issued are not dead-weight debt as you have been so often told; there is nothing sinister in the manner nor in the purpose of their issue, nor in the work that they do; they are, in fact, productive money, constantly adding to goods and services and increasing the world's store of new wealth.

That is all there is to bank money. Bank loans are really constructive and productive and the deep, dark locus upon which critics seek to surround it is recognized, by folks of practical experience, as simply transparent nonsense.

Since we started broadcasting on behalf of Canada's Chartered Banks I have received many letters from Alberta people. I have been one of them, which gives an illustration of a large-scale farmer who had occasion to borrow \$5,000 to purchase feeder cattle.

This farmer says: "When I borrow money I estimate my prospective profit very carefully and, if I do not see where I am going to make interest charges and a substantially higher profit for myself I do not borrow the money. Without a loan I could not possibly have financed the purchase of the cattle and, further, I feel that the bank's profit is small and must proportionately large. I consider that I should assume all the risk of loss for the sake of this higher prospective profit. My borrowing is intelligent borrowing from a purely business and a selfish standpoint. I had a similar loan, on which the interest charges amounted to about \$100 some time ago. On this loan I realized a net profit of more than \$2,000 because I was able to feed all of my coarse grain and to realize in the neighbourhood of ninety cents a bushel when prices were in the neighbourhood of twenty to thirty cents a bushel."

I have another Alberta letter, in which a farmer tells us that he had twenty hogs and,

being short of feed, wanted to sell them. He was offered \$200 for the twenty hogs and did not want to let them go at that price, so he went to the bank and borrowed \$200 only. This enabled him to hold the hogs and feed them a while longer, with the result that he eventually sold them for \$500 instead of the \$200 he had been offered. In other words he borrowed \$200 from the bank, the bank made a gross revenue of about \$170 but the farmer made a straight profit of \$300.

I have a letter before me also which appeared in the Calgary Herald from a Milk Producers' Association in the vicinity of Calgary. It reads in part: "We are hearing a good deal about bank loans these days. I do not profess to know much about banks or the banking business but I do know that, if it had not been for the banks last fall, I along with many others, would have been forced out of business." These are but a few examples taken at random from a large quantity of our mail.

In earlier broadcasts I have told you that deposits in the banks are the basis upon which banks can make loans. Let us demonstrate its truth.

Suppose a bank started business with \$50,000 in cash and lent that amount to various borrowers. These suppose each borrower drew out the amount lent to him, in cash, and each person to whom he paid this money put it in a sock, kept it under his mattress or hid it behind the door, so that none of it came back to the bank in the form of deposits. As the bank has no cash in its vault and has not made another loan because it could give no cash to the new borrower.

We can see on converting borrowers' notes into spendable form, i.e., making loans, only if the depositing public are willing to entrust their funds to us. It is the confidence of the people in the banks and their willingness to leave their money on deposit that enables a bank to lend money and serve the community.

How, therefore, can it be said that we have usurped the right to monetize credit? As we have shown, it is the individual who in the first place possesses the credit; he asks the bank to convert that credit into money he can spend. The bank only does it on his request.

Now I have an announcement to make. This is the last of our broadcasts, at least for the time being. In one of our broadcasts we said that some of our Alberta branch Bank Managers might be heard in this series. Indeed, I incorporated in my talks with you, much material which came to me direct from them.

We told you in starting our talks that we were not non-political, non-controversial and would state to you nothing but the unvarnished facts about Canada's Chartered Banks and the work they do. This is exactly what we have done. There is no mystery created by critics who are not well informed.

We are doing an honest business and have nothing whatever to fear from the fullest disclosure of our business. We have full confidence in Canada's Chartered Banks. We are not for that confidence in the honour and integrity of Canada's Chartered Banks no loans could be made at all.

We wish to thank our listening audience for the many encouraging letters and messages they have sent in. Our talks have all been put into pamphlet form, and if you wish to have them, any branch Bank Manager will be glad to give them to you and talk over with you any of the matters with which we have dealt.

There are ever run out of theories — but facts are stubborn things. Our story stands for your fair-minded consideration. We leave it to you with confidence.

Be Careful About Children's Colds

TREAT THEM PROVED WAY

More mothers use VapoRub than any other medication of its kind—because it has proved it by its use in their own homes. It was first prepared in the world famous Cold Clinic. No "dosing," no "measures." VapoRub is rubbed on throat, chest, and back at bedtime. It soothes the inflamed and vapor action starts to loosen phlegm. It relieves irritation and, coughing, helps break loose phlegm. It keeps the child's throat, by morning, free of colds. It's the VapoRub.

WHAT HO!

—By—

RICHARD CONNELL

By Arrangement With Thomas Allen, Publisher, Toronto.

CHAPTER I

"Top 10,001" remarked the last census, speaking of Bear Falls, which nestles, surrounded by tall corn and pumpkins, in the midriff of Iowa.

Ten thousand of them, it was said, moved and had their being there were the usual More-or-Lessers. They were more or less prosperous, more or less virtuous. They possessed more or less intelligence, beauty and charm and were more or less happy, more or less sad. They had the standard quota of health and hope, the usual stock of assorted virtues and desires. So much for the ten thousand. The odd one was Ernest Bingley.

If, by design or mistake, you chanced to be in Bear Falls, you might not have been able to tell its Main street from the chief thoroughfare of Billows Falls, Vermont, or Klamath Falls, Oregon. It was lined with the familiar facades, peopled with the familiar and its own alone was unique. It was a small, neat establishment, with a leaded glass, low-window. It was nestled in between the Bijou-Dream Movie Theatre (Bank Note Thursday), and the elegant Elite Bootie conducted by Mr. Cash Stinson. It flaunted no garish signs, but bore a small brass plate with the legend

IVANHOE PEE SHOOT AND TANNERY

Ernest Bingley, Sole Prop. On a fair and tingling fall day the sole prop, was practicing his art in the room at the rear of his premises which he called his studio. A blue sheet of drawers and an iron stool suggested that it was also his living quarters. The curious mid-west sun, peering through the wide North-light window behind a scene which was a blend of jungle, zoo, and rummage sale of hards, ranged and ranged from canaries to greese, stared down from shelves with impressive eyes. In one corner a bear-cub was essaying to climb a paper-mache tree. He would never make it, poor cub, but was destined to remain forever, mother-like, half-way to the top until the mother got him. In another corner, a placid pug dog reclined on a wooden rug, his head turned by the fact that a family of wildcats, father, mother and daughter, crunched near his nose.

On stretchers were the hides of various animals. A bodiless moose leered amiably from the wall. Above the place were strewn odd bits and pieces of creatures feather, furry and pectoral, the head of a hawk, the skeleton of a sunfish, the skin and fleece of a lamb which would gambol no more in green Iowa pasture.

With a piece of famous Ernest Bingley delf polished a surprisingly life-like glass eye and backed out to survey critically, his masterpiece to date.

It was a horse, a tall, able-bodied, brown horse, with a mane and tail that he seemed to be charging, full gallop, at some invisible barrier. Ernest gave a little sign of satisfaction. No comolous of stuffed horses could, he felt, catch at his handwork.

He trotted the horse's muscular neck. "Easy, boy, easy," he said. Moved by some sudden fancy, he began, inexpertly, to clamber up on the broad back of the stationary horse. But just as he settled into the phantom saddle and gathered up the imaginary reins, a second notion

struck him, and he dismounted. He stucked off a stamined and rumped snuck and donned, as more appropriate, a well-worn brown-shed tweed coat. His eye lighted on a bamboo fish-pole dusty from disuse. This he seized and again he mounted the horse.

Grasping the pole in his right hand, he pointed it straight ahead, like a lance, revealed the flanks of his charger with unseemly spurs, and cried, in ringing, defiant tones, "What ho, varlet! Alive at you, Sir Brian Dubois Claret!" You'll rue the day you dared cross lances with a Bingley.

His hoasting was interrupted by a sound behind him. He whipped his eyes around and saw, in the doorway, a brief, paunchy man, goggling at him, pop-eyed.

"Oh, hello, Mr. Sticum," said Ernest, and the pink on his neck did not come from the sunset.

"Snakes alive, Ernie, what's got into you now?" demanded Mr. Sticum.

"Well, you see," explained Ernest, "the horse is a little life-like. I sort of thought I'd take a ride—"

Mr. Sticum wagged a disapproving tongue. "Do you want folks to think you got hot-wools in your attic?" he inquired.

"Well, if anybody saw you fishing and hoisting on a dead horse they might think you didn't have any of your buttons," stated Mr. Sticum.

"I guess some people think that already," said Ernest Bingley. "So they do, Ernie," "they do," returned Mr. Sticum cheerfully. "Well, I can't stay away from my store very long, did your camera ready?"

"Yes, there it is, on the workbench, under that persimmon."

"How do you want me to take you?" queried Mr. Sticum, as he gave a quick, furtive glance at the camera from the persimmon.

"Just like this," said Ernest, from the horse.

"Pole and all?"

"No." The pole clattered to the floor. Ernest sat erect, his arms spread across his chest, and a stern, question look in his hazel eyes.

"Shoot," he said.

"Well, if Mr. Sticum, as he aimed the camera and squinted along its sights, "I'm only doing this to help out a neighbor, but if I was a young business man, trying to win trade, I wouldn't go round having my picture taken on stuffed horses. In business you always got to be on the up."

"Mine will think it is a real horse," said Ernest and added, "I hope."

"Click!" went the camera shutter. "Of course," went on Ernest, "I'll be through with this when they see what a natural job I made out of Tartar maybe I'll get more orders. I need 'em."

"No," said Mr. Sticum, "that Tartar looks real enough to eat, but I don't if you'll ever get over your habit of stuffing horses in this part of Iowa. They'll never be a popular number around here. Too unwhimsical. Just as this Old City was the first to do with this critter, now that he has him."

Wyncoop plans to keep him in his den, I understand," said Ernest. "Tartar was his favorite hunter, you know."

Mr. Sticum emitted a faintly comic snort.

"Hunter?" he exclaimed. "If that don't look like get-out! Why when I first knew Old Wyncoop the only hunting he ever did was for jobs. And that wife of his. Why, my Ernie, many's the time, twenty-two years ago she served me an order of ham and down at the America House. Armin Dotts she was then and so fresh from the farm she threw a fit the first time she saw a turkey."

"And now you can bluster me from top to bottom if she don't sail past my store, all minked up, and how good in the air to go to Chicago to buy her shoes. Is that civic? I ask you?"

"It must be fun to be rich," said Ernest.

"Well," said Mr. Sticum, "I was millionaire and had made my money in sausage. I'd never have a stuffed horse in my den. It might give folks ideas."

"If I was rich, I'd travel," said Ernest.

"What for?" demanded Mr. Sticum. "You've never to Kansas City, haven't you?"

"Once."

"Well, if you've seen one big town, you've seen 'em all," said Mr. Sticum.

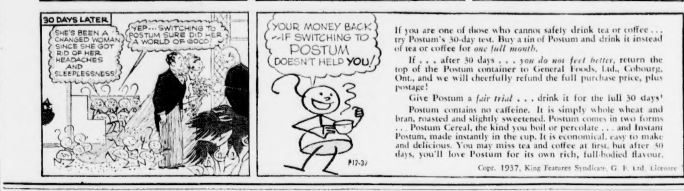
"I want to go to England," said Ernest.

The owner of the Elite Bootie pursed his lips and made a "Tsk, tsk, tsk" sound.

"Maybe they're right," he said. "Maybe you are a bit touched up—"

"How long has Mr. Sticum been in the house. I have long heard Mr. Sticum's name, and for his horse was so famous."

Ernest Bingley colored as a man does when some secret dream is touched.



Something New In Pictures

Double Sound Track Is Used In Talking Film

A new talking movie film in which the actor's voice moves around the screen with his figure was demonstrated to the Society of Motion Picture Engineers in New York.

The screen figure spoke from the left of the picture, his voice came from the left side of the house.

The position of a figure on the screen was the right side of the house. If the actor moved back from the front of the picture his voice receded with his figure.

The new film was a double sound track for the first time, to produce the "stereophonic" sound, and was announced as the first commercial film of its kind. These lifelike sound effects have been produced in laboratories for several years. Experiments have kept them from being adopted by movies.

"It's worth a wish," said Ernest. "Probably I'll never be able to find a way to go abroad, or any place. Thanks for taking my picture, Mr. Sticum."

"Ernie," said Mr. Sticum, "I got a proposition to make to you."

Ernest slid down from the horse and endeavored to look shrewd and businesslike.

"I shall be glad to entertain it," he said.

"My boy, Luthar," said Mr. Sticum, "has no head for shoes."

"Beg pardon?"

"My Fred has, my Roy has, my Len has," said Mr. Sticum, "but not Luthar. He just hasn't got the gift. Why, say, only yesterday he let a customer get out of the store with a pair of thirty-five Leas on, when he should have sold her at least two pairs of six dollar shoes, and some hooley."

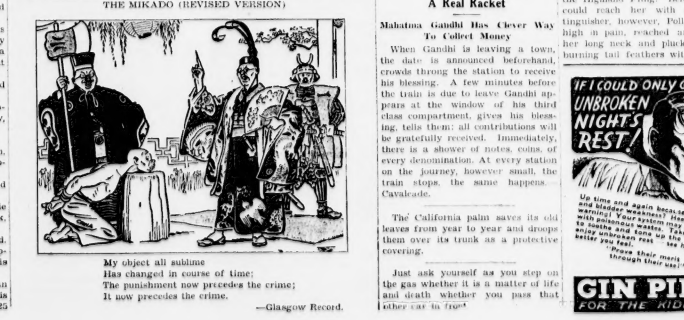
"Convinced me that Luthar has no vocation in the shoe line. So I want to set him up in some business where it don't count against you if you dawdle around some. Tell you what I'll do, Ernie. I'll give you five thousand, spot cash, for this shoeing, with all its stock, fixtures and good will. Is it a deal?"

"It is not," said Ernest, firmly. "With five thousand you could go round the world till you were dizzy, argued Mr. Sticum. 'You'd have to stuff half the horses in the state of Iowa to make that much. Is it a deal?'"

"No," said Ernest. "Thank you, just the same."

"You need not expect me to tilt the act," said Mr. Sticum. "Five thousand is my offer. Take it or leave it."

(To Be Continued)



Museum At Louisville

Seaport Town Once Held The Key To North America

Events in the 18th century struggle between England and France for possessions in America were recalled at Louisville when Lord Tweedsmuir dedicated the Federal Museum at this Nova Scotia seaport town which once held the key to North America.

His Excellency stood over the ruins of what was once called the "Dunkirk of America," the strongest French fortification on this side of the Atlantic before it finally fell into English hands in 1758, and formally declared open the museum which houses relics of the famous siege.

Hundreds braved the wind-driven rain to hear the ceremony. It was "vital that you should use every memorial to make history live for generations," for a "visual memorial is a tremendous thing, far more illuminating than the most eloquent words," the Governor-General said. It was a "sure guarantee of stability and success in the future."

Traffic Control

Robot Supervisor Regulates Traffic In London

The most important traffic control installation in the world was completed by a Liverpool firm this month. The firm are equipping District Council, London, with a "master-slave" traffic control system, which will regulate the 50,000 vehicles that clog and flow along its seven main arteries every twelve hours.

The new system enables the flexibility of the traffic on the main leading into the Circus to be constantly measured and the times of the signals to be regulated accordingly by a master-timer. Four vehicle activity-controllers will operate in the main Circus and two others at the junction of Lower Regent street with Jernyn street and Shaftesbury avenue with Wimpole street. The "master-slave" system will act as a robot supervisor over the whole system. Industrial Britain.

A Real Racket

Mahatma Gandhi His Cheery Way To Collect Money

When Gandhi is leaving a town, the date is announced beforehand, "twelve hours before the station to receive his blessing." A few minutes before the train is due to leave Gandhi appears at the window of his third class compartment, gives his blessing, tells them: all contributions will be gratefully received. Immediately, there is a shower of notes, some of every denomination. At every station on the journey, however small, the train stops, the same happens. Cavalcade.

The California police saves the old leaves from year to year and drops them over its trunk as a protective covering.

Just ask yourself as you step on the gas whether it is a matter of life and death whether you pass that letter car in fast!

Little Helps For This Week

Wherever seeing we also are compassed about with no great cloud of witnesses, let us lay aside every weight and the sin that doth so easily level us, and let us run with patience the race that is set before us. Hebrews 12:1.

Could we lift the veil between, and see the things that are hidden? These numbered hosts that stand Calm and bright on either hand; What a joyful howl would cheer, What a faith serene would guide us. Greater are the dangers now; Greater are the friends beside us.

We are compassed about with a cloud of witnesses whose hearts bound in sympathy with every effort and struggle, and who thrill with joy at every success. This thought should cheer every worldly feeling and unworthy purpose and enshrine us in an atmosphere of heavenly peace. They have overcome, have risen, and are glorified, but they remain our comforters in every hour of darkness. They also provided, doubted, and struggled, but in their victory we see the certainty of our own.

Listed Under Mishaps

Reporter Had Difficulty Finding Data On Bomb Explosion

Recently, says Neal O'Hara in the New York Post, a reporter on New York morning daily tried to dig up clippings in the paper's reference library on the Wall Street bomb explosion of some 15 years ago in which 30 persons were killed. But looking through the filing system under "Explosions," "Bombs," "Bombings" and "Wall Street," he couldn't find a thing. The envelope of clippings finally turned up under the heading of "Mishaps."

Zoo District Was Depert

Polio, the Cincinnati Zoo, prize outside was her own first departure when a visitor carelessly tossed a burning cigarette on her back. She went into an unquenchable version of the Highland Fling. Before keepers could reach her with a fire extinguisher, however, Polio, stepping high in pain, reached around with her long neck and plucked out the burning tail feathers with her bill.



IN UP-TO-DATE STABLES

—Old Reliable Minard's—

When horses come in to be stable with Minard's stable boys, or new horse order, the thing to do is get the Minard's stable as Mr. David of Goodness. Minard's, Iowa, he writes: "I have long heard Mr. Minard's name, and for his horse was so famous." Ernest Bingley colored as a man does when some secret dream is touched.

THE CARBON CHRONICLE

Issued Every Thursday at
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— IN —

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CARBON UNITED CHURCH

W. H. McDANNOLO, B.A., B.D.
Minister:Mrs. A. P. McKibbin, Organist
Mrs. Bruce Ramsey, Choir Leader
Jas. Gordon, Sunday School Supt.Carbon, 11:00 a.m. Belsover, 3:00 p.m.
Irricana, 7:30 p.m.

Sunday School 12:10 a.m.

SUNDAY, OCTOBER 21

Rev. Mr. Beale of West China Mission
will conduct services.

CHRIST CHURCH, CARBON

Services will be held as follows:
1st and 3rd Sundays in month, 11 a.m.
2nd and 4th Sundays, 7:30 p.m.
5th Sunday in month by arrangement.

REV. S. EVANS is charge

SHAVERS FUNERAL HOME

— AGENT —

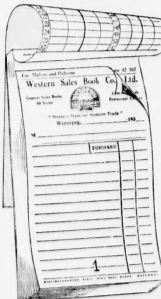
C. FRIESEN, CARBON,
— of the —
"CORNER CLOTHING"

Complete Funerals, \$50 Up

TOWN & COUNTY
PersonalographsMrs. C. Friesen was a Calgary visi-
tor on Tuesday.J. C. Spence spent a couple of days
relieving at the C.P.R. depot last
week.Mrs. Pamphlet R.N. of Drumheller,
arrived last Wednesday and is caring
for Mrs. Stewart Hay and infant.F. S. Rouleau, who spent the past
ten days visiting in Carbon with Mr.
and Mrs. E. J. Rouleau, left on Mon-
day for his home in Kudo, B. C.Miss Nancy Penner left Saturday
for her home near Arme.Miss Isobel Lannon of Drumheller
was a Carbon visitor last Thursday
cavorting for subscribers in connection
with the subscription campaign of the
Calgary Albertan.Miss Caroline Wright left last
Thursday for Calgary, where she at-
tended the Spence-Ramsey wedding.Mr. and Mrs. Jas. Flaws and family
spent the week end at Banff and re-
turned early Monday morning.Mr. and Mrs. Bruce Ramsey attend-
ed the wedding of their sister in Cal-
gary on Saturday.The fall sale of the Builders' Hard-
ware Stores Ltd. commenced on Sat-
urday, October 16th, and will continue
for the next ten days. Now is the
time to buy hardware at reduced
prices.Mr. and Mrs. Ross Fraser and Mr.
Ross Thorburn motored to Michichi
on Tuesday and returned Wednesday.

TRAVEL BY BUS—LOWER FARES

ORDER YOUR

Counter
Check
Books
FROM
THE CARBON CHRONICLE

ASK FOR PRICES

SUPERB
and
MELLOW

BEER

IS BEST

Each week . . . each month . . . each year the
superior standard of ALBERTA BREWS
enjoy an ever increasing preference with all
who know and appreciate fine flavor.

This Advert. is not inserted by the Alberta Liquor Control Board or by the Government of the Province of Alberta.

Snicklefritz

The best way to eat turnip is to
feed it to pigs and serve it in a plate
of ham.Jack: What would you do if you
were in my shoes?
Dave: Shine 'emShe: "Was my father very violent
when you asked to marry me?"
He: "Was he! He nearly wrung my
hand off!"One of the masters of a boarding
school observed a boy cleaning his
knife on the tablecloth, and immedi-
ately pounced on him."I suppose that's what you gener-
ally do at home, sir?" he remarked
sternly."Oh, no," replied the boy, quietly,
"we generally use clean knives at
home.""Tell James to bring round the big
car."

"Miss Joan has taken it out, sir."

"Then tell him to bring the little
car.""Master Donald has got it out, sir,
and Master Eric has taken your bi-
cycle.""Oh, then if nobody is wearing my
boots, bring them."Railroad Agent: "There's another
farmer suing us on account of his
cows."Official: "Killed by our trains, I
suppose?"Agent: "No; our trains go so slow
that the passengers lean out of the
window and milk the cows as they go
by."CALGARY
DRY GINGER ALE

"The Finest—Bar None!"

Make no mistake—blend with
Calgary Dry—it produces that
extra point of perfection in
your favorite brand.Insist on the Genuine
"BUFFALO BRAND"

A PRODUCT OF

THE CALGARY BREWING & MALTING CO. LTD.

Westinghouse
RADIO TUBES

WILL GIVE NEW LIFE TO YOUR RADIO

For clear tone, sustained power
and long life insist on
Westinghouse Genuine Radiotubes.Ask Your Local Dealer To
Show You The Latest
Westinghouse Radio ModelsCANADIAN WESTINGHOUSE COMPANY, LIMITED
HEAD OFFICE: TORONTO, ONTARIO"Somebody
to see you!"IF EVERYBODY with something to interest you
should come and ring your bell, what a nuisance
it would be. Think of the swarming, jostling crowd,
the stamping of feet on your porch and carpet!Every week we know of many callers who come
to see you. They never jangle the bell—they don't
take up your whole day trying to get your attention.
Instead, they do it in a way that is most considerate
of your privacy and your convenience. They adver-
tise in your newspaper.In this way you have only to listen to those you
know at a glance have something that interests you.
They make it short, too, so you can gather quickly
just what you want to know. You can receive and
bear them all without noise or confusion in a very
few minutes.In fairness to yourself look over all the adver-
tisements. The smallest and the largest—you never
can be sure which one will tell something you really
want to know.

A SOUND PRACTICE

It is a sound practice to deliver your grain regu-
larly to your U.G.G. Elevator. Through many
years' experience farmers have learned that they
can count on this farmers' Company for satisfac-
tory service in handling their grain.

DELIVER YOUR GRAIN TO

UNITED GRAIN GROWERS LTD.
ELEVATOR AT SWALLOWFor SNOW and MUD
The Goodyear STUDD• The kind of good that makes heavy weather for
ordinary tires is "pie" for Goodyear Studded Tires. They
bite in and keep you moving—under control every
second. You waste no time—no gas and oil—in wheel
spins, slips and skids.Goodyear Studded
Tires are designed, built
and proven for off-the-
pavement driving and to
defy deep snow. Farmers,
salesmen, postmen—all
who travel muddy
roads need them. To the
country doctor they are
well-nigh indispensable.
Smooth-riding Goodyear
Studded Tires give a new
sense of driving security
to every off-the-pavement
driver. See them at your
Goodyear dealer's—at the
same low price as Good-
year All-Weather Treads.

GOOD YEAR